

<i>SERFF Tracking Number:</i>	<i>AMFT-127201481</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AmFirst Insurance Company</i>	<i>State Tracking Number:</i>	<i>50143</i>
<i>Company Tracking Number:</i>	<i>AF-E100-2011-05</i>		
<i>TOI:</i>	<i>L02I Individual Life - Endowment</i>	<i>Sub-TOI:</i>	<i>L02I.001 Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>Endowment Life Insurance Policy</i>		
<i>Project Name/Number:</i>	<i>Endowment Life Insurance Policy /AF-E100-2011-05</i>		

Filing at a Glance

Company: AmFirst Insurance Company		
Product Name: Endowment Life Insurance Policy	SERFF Tr Num: AMFT-127201481	State: Arkansas
TOI: L02I Individual Life - Endowment	SERFF Status: Closed-Approved-Closed	State Tr Num: 50143
Sub-TOI: L02I.001 Single Life - Fixed/Indeterminate Premium	Co Tr Num: AF-E100-2011-05	State Status: Approved-Closed
Filing Type: Form	Reviewer(s): Linda Bird	
	Authors: Rebecca Ewing, Brian Stentz	Disposition Date: 12/01/2011
	Date Submitted: 10/31/2011	Disposition Status: Approved-Closed
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name: Endowment Life Insurance Policy	Status of Filing in Domicile: Pending
Project Number: AF-E100-2011-05	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 12/01/2011
	State Status Changed: 12/01/2011
Deemer Date:	Created By: Rebecca Ewing
Submitted By: Rebecca Ewing	Corresponding Filing Tracking Number:
Filing Description:	
Endowment Life Insurance Policy	

Please find attached the following forms for your review and approval:

Form Number	Form Description
AF-E100-2011-05	Endowment Life Insurance Policy

SERFF Tracking Number: AMFT-127201481 State: Arkansas
Filing Company: AmFirst Insurance Company State Tracking Number: 50143
Company Tracking Number: AF-E100-2011-05
TOI: L021 Individual Life - Endowment Sub-TOI: L021.001 Single Life - Fixed/Indeterminate Premium

Product Name: Endowment Life Insurance Policy
Project Name/Number: Endowment Life Insurance Policy /AF-E100-2011-05

AF-GTL-ConvApp-2011-05 Group Life Conversion Application for Endowment at 100

This is an individual endowment plan to be used for conversion situations for Group Term Life plans approved in your state.

Thank you for your review of this filing. Please feel free to contact me if you have any questions or comments.

Sincerely,
Rebecca Ewing, FLMI, HIA, ACS, ACP
Compliance Consultant
Lewis & Ellis, Inc.

Company and Contact

Filing Contact Information

Ewing Rebecca, Compliance Consultant rewing@lewisellis.com
P O Box 851857 972-850-3272 [Phone]
Richardson, TX 75085 972-850-3273 [FAX]

Filing Company Information

AmFirst Insurance Company CoCode: 60250 State of Domicile: Oklahoma
P O Box 16708 Group Code: Company Type: Insurance
Company
Jackson, MS 39211 Group Name: State ID Number:
(601) 956-2028 ext. 167[Phone] FEIN Number: 64-0902785

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? Yes
Fee Explanation: \$50.00 per form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AmFirst Insurance Company	\$100.00	10/31/2011	53340224

SERFF Tracking Number:	AMFT-127201481	State:	Arkansas
Filing Company:	AmFirst Insurance Company	State Tracking Number:	50143
Company Tracking Number:	AF-E100-2011-05		
TOI:	L021 Individual Life - Endowment	Sub-TOI:	L021.001 Single Life - Fixed/Indeterminate Premium
Product Name:	Endowment Life Insurance Policy		
Project Name/Number:	Endowment Life Insurance Policy /AF-E100-2011-05		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/01/2011	12/01/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	11/04/2011	11/04/2011	Rebecca Ewing	11/30/2011	11/30/2011

<i>SERFF Tracking Number:</i>	<i>AMFT-127201481</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 12/01/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>AMFT-127201481</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Endowment Life Insurance Policy</i>
<i>Project Name/Number:</i>	<i>Endowment Life Insurance Policy /AF-E100-2011-05</i>

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Authorization Letter		Yes
Supporting Document	Notice		Yes
Supporting Document	CERTIFICATION		Yes
Form	Endowment Life Insurance Policy		Yes
Form	Group Life Conversion Application for Endowment at 100		Yes

SERFF Tracking Number: AMFT-127201481 *State:* Arkansas
Filing Company: AmFirst Insurance Company *State Tracking Number:* 50143
Company Tracking Number: AF-E100-2011-05
TOI: L021 Individual Life - Endowment *Sub-TOI:* L021.001 Single Life - Fixed/Indeterminate Premium
Product Name: Endowment Life Insurance Policy
Project Name/Number: Endowment Life Insurance Policy /AF-E100-2011-05

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 11/04/2011
Submitted Date 11/04/2011
Respond By Date 12/05/2011

Dear Ewing Rebecca,

This will acknowledge receipt of the captioned filing.

Objection 1

Comment: Ark. Code Ann. 23-79-138 requires that certain information accompany every policy. Bulletin 15-2009 further address this issue.

Regulation 49 requires that a Life and Health guaranty notice be given to each policy owner. Please review your issue procedures and assure us that you are in compliance with Regulation 49.

Regulation 19s10B requires that all new or revised filings submitted must contain a certification that the submission meets the provisions of this rule as well as all applicable requirements of this Department.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

SERFF Tracking Number: AMFT-127201481 State: Arkansas
Filing Company: AmFirst Insurance Company State Tracking Number: 50143
Company Tracking Number: AF-E100-2011-05
TOI: L021 Individual Life - Endowment Sub-TOI: L021.001 Single Life - Fixed/Indeterminate Premium
Product Name: Endowment Life Insurance Policy
Project Name/Number: Endowment Life Insurance Policy /AF-E100-2011-05

Response Letter

Response Letter Status Submitted to State
Response Letter Date 11/30/2011
Submitted Date 11/30/2011

Dear Linda Bird,

Comments:

Response 1

- Comments: 1. Please see attached Notice under Supporting Documents.
2. We assure you that we are in compliance with Regulation 49.
3. Please see attached Certification of Compliance under Supporting Documents.

Related Objection 1

Comment:

Ark. Code Ann. 23-79-138 requires that certain information accompany every policy. Bulletin 15-2009 further address this issue.

Regulation 49 requires that a Life and Health guaranty notice be given to each policy owner. Please review your issue procedures and assure us that you are in compliance with Regulation 49.

Regulation 19s10B requires that all new or revised filings submitted must contain a certification that the submission meets the provisions of this rule as well as all applicable requirements of this Department.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Notice

Comment:

Satisfied -Name: CERTIFICATION

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

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Sincerely,
Brian Stentz, Rebecca Ewing

SERFF Tracking Number: AMFT-127201481 State: Arkansas

Filing Company: AmFirst Insurance Company State Tracking Number: 50143

Company Tracking Number: AF-E100-2011-05

TOI: L021 Individual Life - Endowment Sub-TOI: L021.001 Single Life - Fixed/Indeterminate Premium

Product Name: Endowment Life Insurance Policy

Project Name/Number: Endowment Life Insurance Policy /AF-E100-2011-05

Form Schedule

Lead Form Number: AF-E100-2011-05

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AF-E100-2011-05	Policy/Cont	Endowment Life ract/Fratern Insurance Policy al Certificate	Initial		61.800	AF-E100-2011-05.pdf
	AF-GTL-ConvApp-2011-05	Application/Group Life Enrollment Form	Conversion Application for Endowment at 100	Initial			AF-GTL-ConvApp-2011-05.pdf

AMFIRST INSURANCE COMPANY

Administrative Office: [5722 I-55 North Frontage Rd., Jackson, Mississippi 39211]

Telephone Number: 601-956-2028

READ THIS POLICY CAREFULLY!

It is a legal contract between You and the Company.

AmFirst Insurance Company agrees to pay the Proceeds of this Policy to the Beneficiary when We receive proper written claim and due proof of the death of the Insured while this Policy is in force or to the Insured on the Maturity Date provided the Insured is then living and this Policy is in force. Our payment will be subject to the terms and provisions of this Policy.

This Policy is issued in consideration of the application for the Policy, a copy of which is attached, and in consideration of premiums as provided herein, for the full premium paying period as stated herein or until the prior death of the Insured.

NOTICE OF 30 DAY RIGHT TO EXAMINE POLICY

If You are not satisfied with this Policy, it may be cancelled on or before the thirtieth (30th) day after its receipt by delivering or mailing it to Our Administrative Office[, to the agent through whom it was purchased or to any of Our agents]. Immediately upon such delivery or mailing, this Policy will be treated as if it never existed. Any premium paid will be refunded within ten (10) days after We have received this Policy.

NOTICE

When You write to Us, please give Us Your name, address and policy number. Please notify Us promptly of any changes. We will write to You at Your last known address.

In Witness Whereof, AmFirst Insurance Company has caused this Policy to be executed at its Home Office in Jackson, Mississippi to take effect on the Policy Date.

[David R. White], [President]

ENDOWMENT LIFE INSURANCE POLICY

Proceeds payable on the Maturity Date or if the Insured dies while this policy is in force

Premiums payable during the Insured's life

Non-Participating

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POLICY SCHEDULE

INSURED:	[John H. Doe]	POLICY NUMBER:	[123456]
OWNER:	[John H. Doe]	ISSUE AGE/GENDER:	[35] / [Male]
FACE AMOUNT:	[\$10,000]	ISSUE DATE:	[10/31/2010]
ANNUAL PREMIUM:	[\$140]	MATURITY DATE:	[10/31/2075]

TABLE OF GUARANTEED POLICY VALUES

POLICY YEAR	CASH VALUE	REDUCED PAID-UP AMOUNT
1	[0]	[0.00]
2	[0]	[0.00]
3	[4]	[240]
4	[13]	[740]
5	[22]	[1,190]
6	[32]	[1,660]
7	[41]	[2,040]
8	[52]	[2,480]
9	[62]	[2,840]
10	[73]	[3,210]
11	[84]	[3,550]
12	[96]	[3,900]
13	[107]	[4,180]
14	[120]	[4,500]
15	[133]	[4,800]
16	[146]	[5,060]
17	[160]	[5,340]
18	[174]	[5,580]
19	[188]	[5,810]
20	[203]	[6,040]
Age 60	[2,820]	[7,020]
Age 65	[3,680]	[7,780]
Age 70	[4,590]	[8,370]

DEFINITIONS

You, Your	The Owner of this Policy
We, Us, Our	AmFirst Insurance Company
The Insured	The person whose life is insured under this Policy, as shown in the Policy Schedule.
Face Amount	The amount of insurance shown in the Policy Schedule or on any endorsement to the Policy Schedule.
Age	The Insured's age on his last birthday.
Proceeds	The amount We are obligated to pay under the terms of this Policy.
Indebtedness	Unpaid policy loans and loan interest.
Cash Value	The amount shown in the Table of Policy Values for the age and gender at issue.
Cash Surrender Value	The Cash Value less any Indebtedness.
Loan Value	The amount which, with accrued interest, equals the Cash Value on the next premium due date or the next Policy Anniversary, if earlier, less Indebtedness.
Policy Date	The date this Policy takes effect, as shown in the Policy Schedule.
Policy Month	A period beginning each month on the day of the Policy Date and ending the next month on the day preceding the day of the Policy Date.
Policy Anniversary	The same day and month as Your Policy Date for each succeeding year Your policy stays in force.
Policy Year	A period of twelve months beginning each year on the month and day of the Policy Date.
Written Request	A request in writing, signed by You. All correspondence should be sent to Our Administrative Office as shown on the front of Your policy. We may also require that Your policy be sent in with Your request.
Payee	The designated recipient of the Proceeds under a Settlement Option
Maturity Date	The date shown in the Policy Schedule. It is the date on which the Insured will be paid the Proceeds, if the Insured is then living, provided this Policy is still in force.

DEATH BENEFIT

Proceeds

If the Insured dies while this Policy is in force, We will pay the Proceeds to the Beneficiary. If the Insured is living on the Maturity Date, and this Policy is still in force, We will pay the Proceeds to the Insured.

The Proceeds are the sum of:

- (a) the Face Amount;
- (b) PLUS any insurance on the Insured's life that may be provided by riders to this Policy
- (c) PLUS that portion of any premium which applies to a period beyond the policy month in which the Insured dies;
- (d) LESS any unpaid premium if death occurs during the Grace Period; and
- (e) LESS any outstanding Indebtedness.

We will pay the Proceeds to the Beneficiary after We receive due proof of death and proper written claim. We will pay interest of not less than [3.5%] per year from the date of death to the payment date, or any higher rate as required by law, from the date of death to the payment date.

PREMIUMS AND REINSTATEMENT

Premiums must be paid to Us at Our Administrative Office; however, you may pay the first premium to Us at Our Administrative Office or to Our agent.

Premium Payments

The first premium must be paid no later than when this Policy is issued. There is no insurance unless this premium is paid while all statements and answers in all parts of the application remain correct.

Each premium after the first must be paid on or before its due date. The due dates of premiums after the first are measured from the Policy Date.

Grace Period

We will allow You thirty-one (31) days from the premium due date to pay each premium after the first. This period is called the Grace Period. This Policy will stay in force during the Grace Period. If You do not pay the premium due by the end of the Grace Period, this Policy will terminate on the day after the Grace Period ends.

A written notice will be sent to You at Your last known address as shown on Our records. If this Policy has been assigned, written notice will be sent to the assignee of record. The written notice will be sent at least 30 days prior to the date the grace period ends.

If the Insured dies during the Grace Period, We will pay the death benefit, but We will deduct from it the premium needed to cover the period from the beginning of the Grace Period to the end of the Policy Month in which the Insured died.

Automatic Premium Loan

If You so choose, any premium not paid before the end of its Grace Period will be automatically paid by Automatic Premium Loan (APL), charging the premium as a policy loan against this Policy if the policy loan and the loan interest do not exceed the Loan Value. Interest at the Policy Loan Interest rate will be charged on an APL from the premium due date. If the premium cannot be paid by APL, non-forfeiture options will apply. You may revoke the option to have premiums paid by APL at any time.

Reinstatement

If a Grace Period has ended without payment of the needed premium and this Policy has terminated, You may apply to reinstate it. To reinstate this Policy You must:

- (a) apply in writing within three (3) years after the end of the Grace Period;
- (b) provide due proof at Your expense, at Our underwriter's discretion that the Insured's health, occupation, and other risk factors have not materially changed since the Effective Date; and, if approved for reinstatement,
- (c) pay all overdue premiums plus [6%] interest per year, compounded annually, from their due dates to the date of reinstatement; and
- (d) pay or reinstate any Indebtedness, plus [6%] interest per year compounded annually, thereon.

The date of reinstatement will be the first day of the Policy Month on or next following the date We approve Your application for reinstatement.

If a person other than the Insured is covered by an attached rider, such person's coverage will be reinstated according to that rider.

OWNERSHIP AND BENEFICIARY**Owner**

The Owner of this Policy is shown in the Policy Schedule, unless stated otherwise in the application, or later changed. As Owner, You can exercise all rights under this Policy while the Insured is alive. You can change Ownership if You send Us a Written Request to do so. If a new Owner is named, any earlier designations will be void, unless specified otherwise.

Beneficiary

The Beneficiary is the person or persons named by You in the attached application (unless later changed by You) to receive the Proceeds when the Insured dies. If two (2) or more beneficiaries are alive when the Insured dies, We will pay them in equal shares unless You have chosen otherwise.

If We cannot determine whether a Beneficiary or the Insured died first in a common disaster, We will assume that the Beneficiary dies first. Proceeds will be paid on this basis unless otherwise provided.

If no Beneficiary is alive when the Insured dies, You will be the Beneficiary if living, otherwise Your estate.

Change

You may change the Beneficiary at any time unless the Beneficiary has been designated as irrevocable. To change the Owner or Beneficiary, send Us a Written Request while the Insured is alive. The change will take effect on the date the notice is signed (subject to Our receipt of the notice). The change will not apply to any payment made by Us before We recorded Your request.

Assignment

You may assign this Policy. We will not be bound by any assignment unless it is in writing, signed by You, and is recorded at Our Administrative Office. We are not responsible for the validity of any assignment. Any amount to be paid to an assignee will be paid in a single sum. Any claim made by an assignee will be subject to proof of the assignee's interest and the extent of the assignment. The rights of any named Beneficiary are subordinate to those of any assignee, unless the Beneficiary was effectively named as an irrevocable Beneficiary prior to the assignment.

SURRENDER BENEFITS

Surrender

While this Policy is in force, You may surrender it for its Cash Surrender Value by sending Us a Written Request and this Policy. The date of surrender will be the date We receive such request and policy or later if indicated. All coverage under this Policy will end on such date. The Cash Surrender Value will be determined from the date of surrender. However, if this Policy is surrendered within thirty (30) days after the due date of an unpaid premium, the Cash Surrender Value will not be less than the value on that premium due date. If this Policy is surrendered within thirty (30) days after a policy anniversary, the Cash Surrender Value will not be less than the value on that policy anniversary.

Non-Forfeiture Options

If this Policy has a Cash Surrender Value, one of the following options may be chosen by Written Request. Such request must be made within sixty (60) days after the due date of an unpaid premium and before the Insured's death. The options available are:

- (1) **Paid-Up Insurance** – This Policy is continued from the due date of the unpaid premium at a reduced amount of paid-up life insurance. The amount of coverage will be that which the Cash Surrender Value will provide when applied as a net single premium for the Insured's gender (as shown on page 3) and attained age on the date of the unpaid premium.
- (2) **Cash Surrender** – This Policy ends and is surrendered in accordance with the Surrender provision stated above.

Automatic Option

If no option is chosen within sixty (60) days of the due date of the unpaid premium, the automatic option will be: (1) if available; otherwise (2).

Surrender of Paid-Up Insurance

Paid-up insurance may be surrendered for a Cash Surrender Value. The Cash Surrender Value of Paid-Up Insurance will be the net single premium at the attained Age of the Insured on the surrender date. If the insurance is surrendered within thirty (30) days after a Policy Anniversary, the Cash Surrender Value will not be less than that on that anniversary. The date of surrender will be the date We receive the Written Request for surrender at Our Administrative Office. We may request this Policy be sent with Your Written Request.

Deferment

We may delay paying any values for up to six (6) months from the date of surrender. If We delay for ten (10) days or more, interest will be paid on such value at an effective annual rate of [3.5%] per year or any higher rate We declare or as required by law.

Riders

Any additional benefit riders attached to this Policy are disregarded in computing values of these options. Insurance provided under options (1) and (2) will not include such benefits

Basis of Values

The guaranteed Policy Values applicable to this Policy are shown in the Table of Policy Values. Values shown apply only if this Policy is free from a policy loan. Values for policy years not shown will be furnished upon request. Values are shown for the end of a policy year when premiums were paid for the full policy year. If premiums were paid for a part of a policy year, values will be calculated on a consistent basis with allowance for the length of time premiums

were paid.

All guaranteed minimum cash values, present values and net single premiums are calculated on the following basis:

1. Interest at [5.00%] per year.
2. Mortality as provided in the Commissioners 2001 Standard Ordinary Ultimate Mortality Tables, Insured's gender (as shown on page 3) and attained age at last birthday.
3. On the assumption that death benefits are payable at the end of the policy year in which the Insured dies and that premiums are paid annually in advance.

The non-forfeiture values are at least equal to those required by law of the state in which this Policy is delivered. All policy values equal or exceed those required by the state in which this Policy is issued. A detailed statement of the method of computing these values has been filed with the insurance supervisory official of the state in which this Policy is issued.

LOANS

Policy Loans

By sending Us a Written Request, You may obtain a policy loan. Making such a request will automatically assign the policy value to Us, which is the only security required. The most You can borrow at any time is the Loan Value.

Policy Loan Interest

Interest on a loan will never be greater than a rate of [7.4%] per year in advance. Loan interest is payable each year on the policy anniversary. Interest not paid when due will then be added to the loan and bear interest at the same rate. Interest accrues on a daily basis. It constitutes an additional loan against this Policy.

Repayment

Any outstanding loans and loan interest may be repaid at any time before the Insured's death or within sixty (60) days after the Insured's death if:

- (a) the Proceeds of this Policy have not been paid in cash or applied under a payment option; and
- (b) this Policy is in full force with no premium in default or is in force as paid-up insurance.

Termination

This policy will terminate if all outstanding loans and loan interest exceed the Cash Value.

Deferment

We may delay paying values for up to six (6) months from the date We receive Your Written Request. If We delay for ten (10) days or more, interest will be paid at an effective annual rate of [3.5%] or any higher rate that We declare. We cannot, however, defer payment of any values if the amount is to be used to pay a premium to Us.

GENERAL PROVISIONS

Entire Contract

The entire contract consists of this Policy, any supplemental applications and any riders or endorsements attached to this Policy. All statements made by, or by the authority of, the applicant for the issuance, reinstatement or renewal of this Policy shall be deemed representations and not warranties. No statement will be used to contest this Policy or to contest a claim under it, unless it appears in an application, is a material misrepresentation and could have been used to contest coverage under the group policy that provided coverage prior to this Policy.

Modifications

No agent has the authority to modify, change or waive any provision of this Policy. A modification will only be valid if it is in writing and approved by Our President [, a Vice President, the Secretary, or other duly appointed officer]. We may request You submit this Policy for endorsement to show any change.

Incontestability

We will not contest this Policy after it has been in force during the Insured's life for two (2) years from the original policy's issue date.

If this Policy is reinstated, this provision will be measured from the reinstatement date and any contest will be based only on statements in the reinstatement application.

This provision does not apply to any provision for Waiver of Premiums or Accidental Death Benefits.

Suicide

If the Insured commits suicide within two (2) years of the original policy's issue date, the Proceeds will not be paid. Instead, the Beneficiary will receive an amount equal to the premiums paid. If the law of the state where this Policy is issued provides a shorter period, that law will govern.

If this Policy is reinstated, this provision does not begin anew.

Protection of Payments

Unless You and We agree to it, or unless otherwise provided in this Policy, no one entitled to receive benefits under this Policy may commute, pledge, sell or assign any part of such benefits. To the extent permitted by law, such benefits shall not be subject to the claims of any Payee's creditors or to legal process against any Payee.

Age or Gender

If the Insured's Age or gender is misstated in the application, the Face Amount will be adjusted. The adjusted amount will be the Face Amount the premium paid would have provided based on the Insured's correct Age or gender. The Age shown on page three (3) is the Insured's Age on his last birthday as of the Policy Date.

Non-participation

This policy does not participate in the distribution of Our surplus. As a result, no dividends will be paid under this Policy.

Unearned Premium Refund

Upon cancellation of this Policy by You, We will refund the unearned premiums for the remainder of the term for which premiums have been paid.

AMFIRST INSURANCE COMPANY

Administrative Office: [5722 I-55 North Frontage Rd., Jackson, Mississippi 39211]

Telephone Number: 601-956-2028

ENDOWMENT LIFE INSURANCE POLICY

Proceeds payable on the Maturity Date or if the Insured dies while this policy is in force

Premiums payable during the Insured's life

Non-Participating

AmFirst Insurance Company

5722 I-55 North Frontage Road, Jackson, Mississippi 39211, Telephone 601-956-2028
GROUP LIFE CONVERSION APPLICATION FOR ENDOWMENT AT 100

Proposed Insured

Social Security # _____

Address: _____ (Last) _____ (First) _____ (MI)

Home Telephone: _____

_____ Street _____ City _____ State _____ ZIP

Date of Birth

Current
Age

☐ Male

☐ Female

Name and Address of Employer

Work Telephone

Occupation/Job
Title

/ /

Owner

Social Security # _____

(If other than Proposed Insured) (Last) _____ (First) _____ (MI)

Address: _____ Home Telephone: _____

_____ Street _____ City _____ State _____ ZIP

POLICY INFORMATION

Automatic Policy
Loan

Premium Amount

Home
Office Use

Face Amount: \$

☐ Yes ☐ No

(May not exceed death benefit amount under previous group term policy)

[Optional Rider(s):

(Only riders present on previous group term policy may be elected.)]

TOTAL PREMIUM

Premium Mode: ☐ Annual ☐ Semi-Annual ☐ Quarterly ☐ Monthly (Draft only)
(First premium must accompany this application.)

Previous Group Term Policy number and Name of Employer Sponsor

Effective Date: **TERMINATION
DATE OF GROUP TERM
POLICY**

BENEFICIARY INFORMATION

*Name

*Address

*Relationship

*Percentage
Allocated

APPLICANT SIGNATURE

Fraud Notice

Arkansas Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison

Florida Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Louisiana Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison

Ohio Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony

Oklahoma Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Tennessee It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Virginia Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated the state law.

General Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application containing a false or deceptive statement may have violated state law.

To the best of my knowledge and belief, I represent that all information supplied in this application is true and correct. I have thoroughly reviewed, understand, and accurately responded to all questions and information on this application.

Proposed Insured's Signature

Date

Owner's Signature (if different from Insured)

Date

Agent's Signature

Agent Number and Date

<i>SERFF Tracking Number:</i>	<i>AMFT-127201481</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AmFirst Insurance Company</i>	<i>State Tracking Number:</i>	<i>50143</i>
<i>Company Tracking Number:</i>	<i>AF-E100-2011-05</i>		
<i>TOI:</i>	<i>L021 Individual Life - Endowment</i>	<i>Sub-TOI:</i>	<i>L021.001 Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>Endowment Life Insurance Policy</i>		
<i>Project Name/Number:</i>	<i>Endowment Life Insurance Policy /AF-E100-2011-05</i>		

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	
Comments:		
Attachment:		
AF-E100-2011-05-Readability.pdf		

	Item Status:	Status Date:
Satisfied - Item:	Application	
Comments:		
Please see Forms Schedule Tab for application form.		

	Item Status:	Status Date:
Satisfied - Item:	Life & Annuity - Acturial Memo	
Comments:		
Attachment:		
AF-Actuarial Statement of Methods.pdf		

	Item Status:	Status Date:
Satisfied - Item:	Authorization Letter	
Comments:		
Attachment:		
AF-Lewis&Ellis Authorization letter.pdf		

	Item Status:	Status Date:
Satisfied - Item:	Notice	
Comments:		

SERFF Tracking Number:	AMFT-127201481	State:	Arkansas
Filing Company:	AmFirst Insurance Company	State Tracking Number:	50143
Company Tracking Number:	AF-E100-2011-05		
TOI:	L021 Individual Life - Endowment	Sub-TOI:	L021.001 Single Life - Fixed/Indeterminate Premium
Product Name:	Endowment Life Insurance Policy		
Project Name/Number:	Endowment Life Insurance Policy /AF-E100-2011-05		

Attachment:
AF-NOTICE-AR.pdf

Item Status:	Status Date:
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Satisfied - Item: CERTIFICATION

Comments:

Attachment:

AF Certification of Compliance.pdf

June 7, 2011

Re: Readability Certification for Policy Forms
Amfirst Insurance Company

To Whom It May Concern:

The following forms have been tested for readability and meet the minimum reading ease score as required by this state.

Form Number	Flesch Score
AF-E100-2011-05	61.8



Rebecca Ewing, FLMI, HIA ACS, ACP
Compliance Consultant
Lewis & Ellis, Inc. – Actuaries & Consultants

Dallas

Glenn A. Tobleman, F.S.A., F.C.A.S.
S. Scott Gibson, F.S.A.
Cabe W. Chadick, F.S.A.
Michael A. Mayberry, F.S.A.
Steven D. Bryson, F.S.A.
Gregory S. Wilson, F.C.A.S.
David M. Dillon, F.S.A.
Bonnie S. Albritton, F.S.A.
Brian D. Rankin, F.S.A.
Sarah A. Hoover, F.S.A.
Wesley R. Campbell, F.S.A.
Jacqueline B. Lee, F.S.A.
Robert E. Gove, A.S.A.
J. Finn Knox-Seith, A.S.A.
Robert B. Thomas, Jr., F.S.A., C.F.A. (Of Counsel)

**Kansas City**

Gary L. Rose, F.S.A.
Terry M. Long, F.S.A.
David L. Batchelder, A.S.A.
Leon L. Langlitz, F.S.A.
Gary R. McElwain, FLMI
Christopher H. Davis, F.S.A.
Thomas L. Handley, F.S.A.
Anthony G. Proulx, F.S.A.
Karen E. Elsom, F.S.A.
Jill J. Humes, F.S.A.

London / Kansas City

Roger K. Annin, F.S.A.
Timothy A. DeMars, F.S.A.
Scott E. Morrow, F.S.A.

Baltimore

David A. Palmer, C.F.E.

AmFIRST INSURANCE COMPANY

Policy Form: AF-E100(101031)

October 11, 2010

ACTUARIAL STATEMENT OF METHODS

Death Benefits:	Level to Age 100
Endowment Benefit:	Equal to Death Benefit at age 100
Premiums:	Level, assuming annual mode.
Reserve Method:	CRVM, assuming immediate payment of claims using 4% interest
Nonforfeiture Values:	Minimum using 5% interest.
Mortality Table:	2001 CSO Age Last Birthday, Male and Female, Ultimate.
Reduced Paid Up	Level, amount purchased by cash value

ACTUARIAL DEMONSTRATION

Definitions and Formulas: Standard Actuarial Notation

x = Issue Age

t = Duration

RESERVES

$$\bar{A}_x = \bar{M}_x / D_x$$

$$\bar{A}_{x:\overline{100-x}|} = (\bar{M}_x - \bar{M}_{100} + D_{100}) / D_x$$

$$\ddot{a}_x = N_x / D_x$$

$$\ddot{a}_{x:\overline{n}|} = (N_x - N_{x+n}) / D_x$$

$$\bar{P}_{x+1:\overline{n}|} = \bar{A}_{x+1} / \ddot{a}_{x+1:\overline{n}|}$$

$${}_{n\overline{P}}_{x+1:\overline{99-x}|} = \bar{A}_{x+1:\overline{99-x}|} / \ddot{a}_{x:\overline{n}|}$$

$$\bar{c}_x = \bar{C}_x / D_x$$

$$\begin{aligned} \text{VEUA}_x &= \text{Equivalent Uniform Amount for reserves} \\ &= (\sum DB_{x,t}) / 9 \text{ for } t = 2 \text{ to } 10 \\ &= 1.00000 \end{aligned}$$

$$\begin{aligned} \bar{\beta}_x &= (\bar{A}_{x:\overline{100-x}|} - \bar{c}_x) / (\ddot{a}_{x:\overline{100-x}|} - 1) \text{ if } \bar{\beta}_x \leq {}_{19\overline{P}}_{x+1:\overline{99-x}|} * \text{VEUA}_x \\ &= (\bar{A}_{x:\overline{100-x}|} + {}_{19\overline{P}}_{x+1:\overline{99-x}|} * \text{VEUA}_x - \bar{c}_x) / \ddot{a}_{x:\overline{100-x}|} \text{ if } \bar{\beta}_x > {}_{19\overline{P}}_{x+1:\overline{99-x}|} * \text{VEUA}_x \end{aligned}$$

$$\bar{A}_{[x]+t:\overline{100-x-t}|} = (\bar{M}_{x+t} - \bar{M}_{100} + D_{100}) / D_{x+t}$$

$$\ddot{a}_{x+t:\overline{100-x-t}|} = (N_{x+t} - N_{100}) / D_{x+t}$$

$${}_t\bar{V}_{x:\overline{100-x}|} = \bar{A}_{[x]+t:\overline{100-x-t}|} - \bar{\beta}_x * \ddot{a}_{x+t:\overline{100-x-t}|}$$

NONFORFEITURE VALUES

$$A_x = M_x / D_x$$

$$A_{x:\overline{100-x}|} = (M_x - M_{100} + D_{100}) / D_x$$

$$\ddot{a}_x = N_x / D_x$$

$$\ddot{a}_{x:\overline{n}|} = (N_x - N_{x+n}) / D_x$$

ACTUARIAL DEMONSTRATION

$$AAI_x = (\sum DB_{x,t}) / 10 \text{ for } t = 1 \text{ to } 10$$

$$\begin{aligned} NFNLP_x &= A_{x:\overline{100-x}|} \ddot{a}_{x:\overline{100-x}|} \text{ if } NFNLP_x \leq 0.040 * AAI_x \\ &= 0.040 * AAI_x \text{ if } A_{x:\overline{100-x}|} / \ddot{a}_{x:\overline{100-x}|} > 0.040 * AAI_x \end{aligned}$$

$$P_x^A = (A_{x:\overline{100-x}|} + 0.01 * AAI_x + 1.25 * NFNLP_x) / \ddot{a}_{x:\overline{100-x}|}$$

$$A_{[x]+t:\overline{100-x-t}|} = (M_{x+t} - M_{100}) / D_{x+t}$$

$$\ddot{a}_{x+t:\overline{100-x-t}|} = (N_{x+t} - N_{100}) / D_{x+t}$$

$${}_tCV_{x:\overline{100-x}|} = A_{[x]+t:\overline{100-x-t}|} - P_x^A * \ddot{a}_{x+t:\overline{100-x-t}|}, \text{ rounded to the upper dollar}$$

$$\begin{aligned} {}_tW_{x:\overline{100-x}|} &= \text{Reduced paid up} \\ &= {}_tCV_{x:\overline{100-x}|} / A_{[x]+t:\overline{100-x-t}|} \end{aligned}$$

SAMPLE CALCULATIONS

$$x = 35, \text{ Male}$$

RESERVES

$$\begin{aligned} \overline{A}_{35:\overline{65}|} &= (\overline{M}_{35} - \overline{M}_{100} + D_{100}) / D_{35} \\ &= (529,531.943 - 1,017.624 + 1,099.2) / 2,469,827.1 \\ &= 0.214433439 \end{aligned}$$

$$\begin{aligned} VEUA_{35} &= (\sum DB_{35,t}) / 9 \text{ for } t = 2 \text{ to } 10 \\ &= 1.000 \end{aligned}$$

$$\begin{aligned} \ddot{a}_{35:\overline{65}|} &= (N_{35} - N_{100}) / D_{35} \\ &= (50,715,900.1 - 2,637.0) / 2,469,827.1 \\ &= 20.533123 \end{aligned}$$

$$\begin{aligned} \overline{A}_{36} &= M_{36} / D_{36} \\ &= 526,528.638 / 2,371,888.9 \\ &= 0.22198706 \end{aligned}$$

$$\begin{aligned} \ddot{a}_{36:\overline{19}|} &= (N_{36} - N_{55}) / D_{36} \\ &= (48,246,073.0 - 16,373,558.2) / 2,371,888.9 \\ &= 13.43761 \end{aligned}$$

$$\begin{aligned} \overline{P}_{36:\overline{19}|} &= \overline{A}_{36} / \ddot{a}_{36:\overline{19}|} \\ &= 0.01651983 \end{aligned}$$

ACTUARIAL DEMONSTRATION

$$\begin{aligned}
\overline{C}_{35} &= \overline{C}_{35} / D_{35} \\
&= 3003.305 / 2,469,827.1 \\
&= 0.00121600 \\
\overline{B}_{35} &= (\overline{A}_{35:\overline{65}} - \overline{C}_{35}) / (\overline{a}_{35:\overline{65}} - 1) \text{ if } \overline{B}_{35} \leq \overline{P}_{36:\overline{19}} * \text{VEUA}_{35} \\
&= 0.0109156809, \text{ which is less than } \overline{P}_{36:\overline{19}} * \text{VEUA}_{35} \\
\overline{A}_{[35]+20:\overline{45}} &= (\overline{M}_{55} - \overline{M}_{100} + D_{100}) / D_{55} \\
&= (443,014.466 - 1,017.624 + 1,099.2) / 1,064,135.8 \\
&= 0.416390504 \\
\overline{a}_{55:\overline{45}} &= (N_{55} - N_{100}) / D_{55} \\
&= (16,373,558.2 - 2,637.0) / 1,064,135.8 \\
&= 15.38424062 \\
{}_{20}\overline{V}_{35:\overline{65}} &= \overline{A}_{[35]+20:\overline{45}} - \overline{B}_{35} * \overline{a}_{55:\overline{45}} \\
&= 0.248461056 \\
&= 248.46 \text{ per } \$1,000
\end{aligned}$$

NONFORFEITURE VALUES

$$\begin{aligned}
AAI_{35} &= (\sum DB_{35,t}) / 10 \text{ for } t = 1 \text{ to } 10 \\
&= 1.0000 \\
A_{35:\overline{65}} &= (M_{35} - M_{100} + D_{100}) / D_{35} \\
&= (265,650.658 - 374.528 + 422.2) / 1,766,883.6 \\
&= 0.150376816 \\
\overline{a}_{35:\overline{65}} &= (N_{35} - N_{100}) / D_{35} \\
&= (31,525,892.7 - 1,000.5) / 1,766,883.6 \\
&= 17.84208773 \\
NFNLP_{35} &= A_{35:\overline{65}} / \overline{a}_{35:\overline{65}} \text{ if } NFNLP_{35} \leq 0.040 * AAI_{35} \\
&= 0.008428207 \text{ which is less than } 0.040 * AAI_{35} \\
P_{35}^A &= (A_{35:\overline{65}} + 0.01 * AAI_{35} + 1.25 * NFNLP_{35}) / \overline{a}_{35:\overline{65}} \\
&= 0.009579152 \\
A_{[35]+20:\overline{45}} &= (M_{55} - M_{100} + D_{55}) / D_{55} \\
&= (211,373.518 - 374.528 + 422.2) / 628,665.0 \\
&= 0.336301830 \\
\overline{a}_{55:\overline{45}} &= (N_{55} - N_{100}) / D_{55} \\
&= (8763120.9 - 1,000.5) / 628,665.0
\end{aligned}$$

ACTUARIAL DEMONSTRATION

$$= 13.93766219$$

$$\begin{aligned} {}_{20}CV_{35:65} &= A_{[35]+20:45} - P_{35}^A * \ddot{a}_{35+20:45} \text{ rounded to the upper dollar} \\ &= .202790845 \\ &= 203 \text{ Per } \$1,000 \end{aligned}$$

$$\begin{aligned} {}_{20}W_{35:65} &= {}_{20}CV_{35} / A_{55:45} \\ &= 603.6244287 \text{ or } 604 \text{ per thousand} \end{aligned}$$

Interest Rate

5.00%

Select Mortality Table

2001 CSO ULT M ALB

☐ Immediate Payment of Claims

Age	1000 qx	Lx	Dx	Cx	Nx	Mx	Sx	Rx
0	0.72	10,000,000	10,000,000.0	6,857.143	202,451,716.3	359,442.079	3,831,155,557.7	20,015,737.393
1	0.46	9,992,800	9,516,952.4	4,169.332	192,451,716.3	352,584.937	3,628,703,841.4	19,656,295.314
2	0.33	9,988,203	9,059,594.8	2,847.301	182,934,764.0	348,415.605	3,436,252,125.1	19,303,710.377
3	0.24	9,984,907	8,625,338.3	1,971.506	173,875,169.1	345,568.304	3,253,317,361.1	18,955,294.772
4	0.21	9,982,511	8,212,636.4	1,642.527	165,249,830.8	343,596.798	3,079,442,192.0	18,609,726.469
5	0.21	9,980,414	7,819,915.9	1,563.983	157,037,194.5	341,954.271	2,914,192,361.2	18,266,129.671
6	0.22	9,978,319	7,445,975.0	1,560.109	149,217,278.6	340,390.287	2,757,155,166.7	17,924,175.400
7	0.22	9,976,123	7,089,844.6	1,485.491	141,771,303.6	338,830.178	2,607,937,888.1	17,583,785.113
8	0.22	9,973,929	6,750,747.5	1,414.442	134,681,459.0	337,344.687	2,466,166,584.5	17,244,954.934
9	0.23	9,971,734	6,427,868.9	1,408.009	127,930,711.5	335,930.245	2,331,485,125.5	16,907,610.247
10	0.24	9,969,441	6,120,371.9	1,398.942	121,502,842.6	334,522.235	2,203,554,414.1	16,571,680.002
11	0.28	9,967,048	5,827,526.7	1,554.007	115,382,470.7	333,123.293	2,082,051,571.5	16,237,157.767
12	0.34	9,964,257	5,548,471.4	1,796.648	109,554,944.0	331,569.286	1,966,669,100.8	15,904,034.474
13	0.40	9,960,870	5,282,461.8	2,012.366	104,006,472.7	329,772.638	1,857,114,156.8	15,572,465.188
14	0.52	9,956,885	5,028,903.6	2,490.505	98,724,010.8	327,760.272	1,753,107,684.1	15,242,692.549
15	0.66	9,951,708	4,786,941.5	3,008.935	93,695,107.2	325,269.767	1,654,383,673.3	14,914,932.277
16	0.78	9,945,140	4,555,983.0	3,384.445	88,908,165.7	322,260.833	1,560,688,566.1	14,589,662.510
17	0.89	9,937,382	4,335,647.0	3,674.977	84,352,182.7	318,876.388	1,471,780,400.4	14,267,401.678
18	0.95	9,928,538	4,125,512.6	3,732.607	80,016,535.7	315,201.411	1,387,428,217.8	13,948,525.290
19	0.98	9,919,106	3,925,327.0	3,663.639	75,891,023.0	311,468.804	1,307,411,682.1	13,633,323.879
20	1.00	9,909,385	3,734,743.1	3,556.898	71,965,696.0	307,805.166	1,231,520,659.1	13,321,855.074
21	1.01	9,899,476	3,553,341.3	3,417.976	68,230,952.9	304,248.268	1,159,554,963.1	13,014,049.908
22	1.02	9,889,477	3,380,716.6	3,284.125	64,677,611.6	300,830.292	1,091,324,010.2	12,709,801.641
23	1.04	9,879,390	3,216,445.9	3,185.813	61,296,895.1	297,546.167	1,026,646,398.5	12,408,971.349
24	1.06	9,869,116	3,060,096.0	3,089.240	58,080,449.2	294,360.354	965,349,503.5	12,111,425.182
25	1.09	9,858,654	2,911,287.9	3,022.194	55,020,353.1	291,271.114	907,269,054.3	11,817,064.828
26	1.14	9,847,908	2,769,633.0	3,007.030	52,109,065.2	288,248.920	852,248,701.2	11,525,793.714
27	1.17	9,836,682	2,634,738.7	2,935.852	49,339,432.2	285,241.890	800,139,636.0	11,237,544.794
28	1.16	9,825,173	2,506,339.1	2,768.908	46,704,693.6	282,306.038	750,800,203.7	10,952,302.904
29	1.15	9,813,776	2,384,220.7	2,611.289	44,198,354.5	279,537.130	704,095,510.2	10,669,996.865
30	1.14	9,802,490	2,268,075.1	2,462.482	41,814,133.8	276,925.841	659,897,155.7	10,390,459.735
31	1.13	9,791,315	2,157,609.0	2,321.998	39,546,058.7	274,463.360	618,083,021.9	10,113,533.894
32	1.14	9,780,251	2,052,543.7	2,228.476	37,388,449.7	272,141.361	578,536,963.1	9,839,070.534
33	1.16	9,769,101	1,952,575.1	2,157.131	35,335,906.0	269,912.885	541,148,513.4	9,566,929.173
34	1.19	9,757,769	1,857,438.2	2,105.097	33,383,330.9	267,755.755	505,812,607.4	9,297,016.288
35	1.24	9,746,157	1,766,883.6	2,086.605	31,525,892.7	265,650.658	472,429,276.5	9,029,260.533
36	1.31	9,734,072	1,680,659.7	2,096.823	29,759,009.1	263,564.053	440,903,383.7	8,763,609.875
37	1.39	9,721,320	1,598,531.5	2,116.151	28,078,349.4	261,467.230	411,144,374.6	8,500,045.822
38	1.49	9,707,808	1,520,294.8	2,157.371	26,479,817.9	259,351.078	383,066,025.3	8,238,578.593
39	1.59	9,693,343	1,445,742.4	2,189.267	24,959,523.1	257,193.708	356,586,207.4	7,979,227.514
40	1.72	9,677,931	1,374,708.3	2,251.903	23,513,780.7	255,004.441	331,626,684.3	7,722,033.807
41	1.87	9,661,285	1,306,994.1	2,327.694	22,139,072.4	252,752.537	308,112,903.6	7,467,029.366
42	2.05	9,643,218	1,242,428.6	2,425.694	20,832,078.3	250,424.843	285,973,831.2	7,214,276.829
43	2.27	9,623,450	1,180,839.6	2,552.863	19,589,649.7	247,999.149	265,141,752.9	6,963,851.985
44	2.52	9,601,604	1,122,056.3	2,692.935	18,408,810.1	245,446.287	245,552,103.1	6,715,852.836

Interest Rate
5.00%

Select Mortality Table

2001 CSO ULT M ALB

Immediate Payment of Claims

Age	1000 qx	Lx	Dx	Cx	Nx	Mx	Sx	Rx
45	2.77	9,577,408	1,065,932.1	2,812.030	17,286,753.8	242,753.351	227,143,293.0	6,470,406.550
46	3.03	9,550,879	1,012,361.4	2,921.386	16,220,821.7	239,941.321	209,856,539.2	6,227,653.198
47	3.25	9,521,940	961,232.3	2,975.243	15,208,460.3	237,019.935	193,635,717.4	5,987,711.877
48	3.42	9,490,993	912,484.1	2,972.091	14,247,228.0	234,044.692	178,427,257.1	5,750,691.942
49	3.64	9,458,534	866,060.4	3,002.343	13,334,743.9	231,072.601	164,180,029.1	5,516,647.249
50	3.91	9,424,105	821,817.1	3,060.290	12,468,683.5	228,070.258	150,845,285.2	5,285,574.648
51	4.26	9,387,257	779,622.7	3,163.040	11,646,866.4	225,009.968	138,376,601.8	5,057,504.390
52	4.70	9,347,267	739,334.7	3,309.403	10,867,243.7	221,846.928	126,729,735.4	4,832,494.421
53	5.21	9,303,335	700,818.9	3,477.397	10,127,909.0	218,537.525	115,862,491.7	4,610,647.494
54	5.83	9,254,865	663,969.2	3,686.610	9,427,090.1	215,060.128	105,734,582.7	4,392,109.969
55	6.52	9,200,909	628,665.0	3,903.710	8,763,120.9	211,373.518	96,307,492.6	4,177,049.841
56	7.26	9,140,919	594,824.9	4,112.789	8,134,455.9	207,469.808	87,544,371.7	3,965,676.323
57	7.95	9,074,556	562,387.1	4,258.074	7,539,631.1	203,357.019	79,409,915.7	3,758,206.515
58	8.63	9,002,413	531,348.7	4,367.180	6,977,244.0	199,098.945	71,870,284.7	3,554,849.496
59	9.42	8,924,722	501,679.2	4,500.779	6,445,895.3	194,731.765	64,893,040.7	3,355,750.551
60	10.40	8,840,651	473,288.9	4,687.814	5,944,216.2	190,230.987	58,447,145.3	3,161,018.785
61	11.59	8,748,709	446,063.5	4,923.692	5,470,927.3	185,543.173	52,502,929.1	2,970,787.798
62	12.98	8,647,311	419,898.7	5,190.748	5,024,863.8	180,619.481	47,032,001.8	2,785,244.626
63	14.47	8,535,069	394,712.8	5,439.518	4,604,965.1	175,428.733	42,007,138.1	2,604,625.144
64	16.04	8,411,566	370,477.4	5,659.484	4,210,252.3	169,989.215	37,402,173.0	2,429,196.411
65	17.65	8,276,645	347,176.2	5,835.866	3,839,774.9	164,329.732	33,191,920.8	2,259,207.196
66	19.27	8,130,562	324,808.1	5,961.002	3,492,598.7	158,493.866	29,352,145.9	2,094,877.464
67	20.96	7,973,886	303,380.0	6,056.043	3,167,790.6	152,532.864	25,859,547.2	1,936,383.598
68	22.74	7,806,754	282,877.3	6,126.315	2,864,410.6	146,476.821	22,691,756.6	1,783,850.734
69	24.69	7,629,228	263,280.7	6,190.857	2,581,533.2	140,350.506	19,827,346.0	1,637,373.913
70	26.94	7,440,862	244,552.6	6,274.522	2,318,252.6	134,159.649	17,245,812.8	1,497,023.407
71	29.71	7,240,406	226,632.7	6,412.627	2,073,700.0	127,885.128	14,927,560.2	1,362,863.758
72	32.94	7,025,293	209,428.1	6,570.058	1,847,067.2	121,472.500	12,853,860.2	1,234,978.630
73	36.32	6,793,880	192,885.3	6,671.993	1,637,639.1	114,902.442	11,006,793.0	1,113,506.130
74	39.96	6,547,126	177,028.3	6,737.190	1,444,753.9	108,230.449	9,369,153.9	998,603.688
75	43.95	6,285,503	161,861.1	6,775.045	1,267,725.6	101,493.260	7,924,400.0	890,373.238
76	48.44	6,009,255	147,378.4	6,799.058	1,105,864.5	94,718.215	6,656,674.4	788,879.979
77	53.67	5,718,167	133,561.3	6,826.893	958,486.0	87,919.156	5,550,809.9	694,161.764
78	59.72	5,411,273	120,374.4	6,846.437	824,924.7	81,092.263	4,592,323.9	606,242.608
79	66.48	5,088,112	107,795.8	6,825.017	704,550.3	74,245.827	3,767,399.2	525,150.344
80	74.02	4,749,854	95,837.7	6,756.101	596,754.5	67,420.810	3,062,848.9	450,904.518
81	82.20	4,398,270	84,517.9	6,616.543	500,916.8	60,664.709	2,466,094.4	383,483.708
82	90.82	4,036,732	73,876.7	6,389.981	416,398.9	54,048.166	1,965,177.6	322,818.999
83	100.22	3,670,116	63,968.8	6,105.666	342,522.2	47,658.184	1,548,778.8	268,770.833
84	110.69	3,302,297	54,817.0	5,778.753	278,553.4	41,552.518	1,206,256.6	221,112.648
85	122.36	2,936,766	46,427.9	5,410.396	223,736.5	35,773.766	927,703.1	179,560.130
86	135.17	2,577,423	38,806.6	4,995.708	177,308.6	30,363.370	703,966.6	143,786.365
87	148.99	2,229,033	31,963.0	4,535.397	138,502.0	25,367.662	526,658.1	113,422.995
88	163.66	1,896,929	25,905.5	4,037.812	106,539.0	20,832.266	388,156.1	88,055.333
89	179.03	1,586,478	20,634.1	3,518.219	80,633.4	16,794.454	281,617.2	67,223.067

Interest Rate
5.00%

Select Mortality Table

2001 CSO ULT M ALB

Immediate Payment of Claims

Age	1000 qx	Lx	Dx	Cx	Nx	Mx	Sx	Rx
90	194.28	1,302,451	16,133.3	2,985.129	59,999.3	13,276.235	200,983.7	50,428.613
91	209.27	1,049,411	12,380.0	2,467.385	43,865.9	10,291.105	140,984.5	37,152.378
92	224.94	829,800	9,323.1	1,997.264	31,486.0	7,823.721	97,118.6	26,861.273
93	241.46	643,145	6,881.8	1,582.559	22,162.9	5,826.456	65,632.6	19,037.552
94	258.86	487,851	4,971.6	1,225.657	15,281.1	4,243.897	43,469.7	13,211.096
95	276.12	361,566	3,509.2	922.811	10,309.5	3,018.240	28,188.6	8,967.199
96	292.95	261,730	2,419.3	674.972	6,800.3	2,095.429	17,879.1	5,948.959
97	310.86	185,057	1,629.1	482.301	4,381.1	1,420.457	11,078.7	3,853.530
98	329.95	127,530	1,069.2	335.985	2,752.0	938.156	6,697.6	2,433.074
99	350.32	85,451	682.3	227.643	1,682.8	602.171	3,945.6	1,494.918
100	369.76	55,516	422.2	148.669	1,000.5	374.528	2,262.8	892.747
101	386.96	34,988	253.4	93.386	578.3	225.860	1,262.3	518.218
102	405.25	21,449	147.9	57.100	324.9	132.474	684.0	292.358
103	424.70	12,757	83.8	33.896	177.0	75.373	359.1	159.885
104	445.35	7,339	45.9	19.475	93.2	41.478	182.1	84.511
105	467.29	4,071	24.3	10.794	47.3	22.003	88.9	43.034
106	490.57	2,168	12.3	5.749	23.0	11.209	41.6	21.030
107	515.28	1,105	6.0	2.930	10.7	5.460	18.6	9.821
108	541.49	535	2.8	1.421	4.7	2.530	7.9	4.361
109	569.27	246	1.2	0.652	2.0	1.109	3.2	1.830
110	598.70	106	0.5	0.282	0.8	0.457	1.2	0.721
111	629.88	42	0.2	0.113	0.3	0.175	0.4	0.265
112	662.87	16	0.1	0.042	0.1	0.062	0.1	0.089
113	697.78	5	0.0	0.014	0.0	0.020	0.0	0.028
114	734.68	2	0.0	0.004	0.0	0.006	0.0	0.008
115	773.66	0	0.0	0.001	0.0	0.001	0.0	0.002
116	814.78	0	0.0	0.000	0.0	0.000	0.0	0.000
117	858.15	0	0.0	0.000	0.0	0.000	0.0	0.000
118	903.81	0	0.0	0.000	0.0	0.000	0.0	0.000
119	951.67	0	0.0	0.000	0.0	0.000	0.0	0.000
120	1,000.00	0	0.0	0.000	0.0	0.000	0.0	0.000

radix: 1000000

Interest Rate

4.00%

Select Mortality Table

2001 CSO ULT M ALB

☒ Immediate Payment of Claims

Age	1000 qx	Lx	Dx	Cx	Nx	Mx	Sx	Rx
0	0.72	10,000,000	10,000,000.0	7,060.633	243,589,531.5	643,712.790	5,318,911,994.9	39,791,212.411
1	0.46	9,992,800	9,608,461.5	4,334.339	233,589,531.5	636,652.156	5,075,322,463.4	39,147,499.621
2	0.33	9,988,203	9,234,655.4	2,988.449	223,981,069.9	632,317.817	4,841,732,931.9	38,510,847.465
3	0.24	9,984,907	8,876,546.1	2,089.135	214,746,414.5	629,329.369	4,617,751,862.0	37,878,529.648
4	0.21	9,982,511	8,533,092.1	1,757.264	205,869,868.3	627,240.234	4,403,005,447.5	37,249,200.279
5	0.21	9,980,414	8,203,173.2	1,689.322	197,336,776.3	625,482.971	4,197,135,579.2	36,621,960.045
6	0.22	9,978,319	7,886,010.1	1,701.340	189,133,603.0	623,793.649	3,999,798,802.9	35,996,477.075
7	0.22	9,976,123	7,581,033.9	1,635.544	181,247,592.9	622,092.309	3,810,665,199.9	35,372,683.426
8	0.22	9,973,929	7,287,852.0	1,572.293	173,666,559.0	620,456.764	3,629,417,607.0	34,750,591.117
9	0.23	9,971,734	7,006,008.3	1,580.191	166,378,707.1	618,884.472	3,455,751,047.9	34,130,134.352
10	0.24	9,969,441	6,734,997.0	1,585.111	159,372,698.8	617,304.281	3,289,372,340.9	33,511,249.881
11	0.28	9,967,048	6,474,404.5	1,777.743	152,637,701.7	615,719.169	3,129,999,642.1	32,893,945.600
12	0.34	9,964,257	6,223,645.8	2,075.081	146,163,297.3	613,941.426	2,977,361,940.3	32,278,226.431
13	0.40	9,960,870	5,982,240.1	2,346.578	139,939,651.5	611,866.345	2,831,198,643.1	31,664,285.005
14	0.52	9,956,885	5,749,853.1	2,932.049	133,957,411.3	609,519.767	2,691,258,991.6	31,052,418.660
15	0.66	9,951,708	5,525,830.0	3,576.454	128,207,558.2	606,587.718	2,557,301,580.2	30,442,898.892
16	0.78	9,945,140	5,309,791.3	4,061.470	122,681,728.2	603,011.264	2,429,094,022.0	29,836,311.174
17	0.89	9,937,382	5,101,586.2	4,452.525	117,371,936.9	598,949.795	2,306,412,293.8	29,233,299.910
18	0.95	9,928,538	4,901,005.6	4,565.832	112,270,350.7	594,497.269	2,189,040,356.9	28,634,350.115
19	0.98	9,919,106	4,708,028.5	4,524.560	107,369,345.1	589,931.437	2,076,770,006.2	28,039,852.846
20	1.00	9,909,385	4,522,514.1	4,434.974	102,661,316.6	585,406.877	1,969,492,661.1	27,449,921.409
21	1.01	9,899,476	4,344,222.6	4,302.735	98,138,802.6	580,971.903	1,866,739,344.5	26,864,514.532
22	1.02	9,889,477	4,172,918.2	4,173.988	93,794,579.9	576,669.168	1,768,600,541.9	26,283,542.630
23	1.04	9,879,390	4,008,328.7	4,087.971	89,621,661.7	572,495.180	1,674,805,962.0	25,706,873.462
24	1.06	9,869,116	3,850,153.9	4,002.166	85,613,333.0	568,407.208	1,585,184,300.3	25,134,378.282
25	1.09	9,858,654	3,698,146.9	3,952.955	81,763,179.1	564,405.042	1,499,570,967.4	24,565,971.074
26	1.14	9,847,908	3,552,034.5	3,970.939	78,065,032.2	560,452.088	1,417,807,788.3	24,001,566.032
27	1.17	9,836,682	3,411,524.2	3,914.222	74,512,997.7	556,481.149	1,339,742,756.1	23,441,113.944
28	1.16	9,825,173	3,276,473.8	3,727.141	71,101,473.5	552,566.927	1,265,229,758.4	22,884,632.795
29	1.15	9,813,776	3,146,801.0	3,548.774	67,824,999.7	548,839.785	1,194,128,285.0	22,332,065.869
30	1.14	9,802,490	3,022,290.6	3,378.720	64,678,198.7	545,291.012	1,126,303,285.3	21,783,226.083
31	1.13	9,791,315	2,902,735.7	3,216.600	61,655,908.1	541,912.291	1,061,625,086.6	21,237,935.072
32	1.14	9,780,251	2,787,938.1	3,116.730	58,753,172.3	538,695.691	999,969,178.5	20,696,022.780
33	1.16	9,769,101	2,677,653.7	3,045.956	55,965,234.2	535,578.961	941,216,006.2	20,157,327.089
34	1.19	9,757,769	2,571,680.4	3,001.063	53,287,580.5	532,533.006	885,250,772.0	19,621,748.128
35	1.24	9,746,157	2,469,827.1	3,003.305	50,715,900.1	529,531.943	831,963,191.5	19,089,215.122
36	1.31	9,734,072	2,371,888.9	3,047.031	48,246,073.0	526,528.638	781,247,291.4	18,559,683.180
37	1.39	9,721,320	2,277,674.7	3,104.686	45,874,184.1	523,481.607	733,001,218.4	18,033,154.542
38	1.49	9,707,808	2,187,027.7	3,195.595	43,596,509.3	520,376.921	687,127,034.3	17,509,672.934
39	1.59	9,693,343	2,099,777.9	3,274.022	41,409,481.7	517,181.327	643,530,525.0	16,989,296.013
40	1.72	9,677,931	2,015,807.0	3,400.075	39,309,703.8	513,907.304	602,121,043.3	16,472,114.686
41	1.87	9,661,285	1,934,942.1	3,548.303	37,293,896.8	510,507.229	562,811,339.5	15,958,207.382
42	2.05	9,643,218	1,857,042.1	3,733.247	35,358,954.7	506,958.925	525,517,442.7	15,447,700.153
43	2.27	9,623,450	1,781,956.9	3,966.744	33,501,912.7	503,225.678	490,158,487.9	14,940,741.228
44	2.52	9,601,604	1,709,530.6	4,224.629	31,719,955.8	499,258.934	456,656,575.2	14,437,515.550

Interest Rate
4.00%

Select Mortality Table

2001 CSO ULT M ALB

☒ Immediate Payment of Claims

Age	1000 qx	Lx	Dx	Cx	Nx	Mx	Sx	Rx
45	2.77	9,577,408	1,639,637.1	4,453.882	30,010,425.2	495,034.305	424,936,619.4	13,938,256.616
46	3.03	9,550,879	1,572,207.0	4,671.577	28,370,788.2	490,580.423	394,926,194.2	13,443,222.312
47	3.25	9,521,940	1,507,156.9	4,803.447	26,798,581.1	485,908.846	366,555,406.0	12,952,641.889
48	3.42	9,490,993	1,444,479.5	4,844.497	25,291,424.2	481,105.399	339,756,824.8	12,466,733.043
49	3.64	9,458,534	1,384,172.5	4,940.862	23,846,944.7	476,260.902	314,465,400.6	11,985,627.644
50	3.91	9,424,105	1,326,090.5	5,084.650	22,462,772.2	471,320.040	290,618,455.9	11,509,366.742
51	4.26	9,387,257	1,270,101.4	5,305.901	21,136,681.7	466,235.390	268,155,683.7	11,038,046.702
52	4.70	9,347,267	1,216,048.8	5,604.799	19,866,580.3	460,929.488	247,019,002.0	10,571,811.312
53	5.21	9,303,335	1,163,782.1	5,945.941	18,650,531.5	455,324.689	227,152,421.7	10,110,881.824
54	5.83	9,254,865	1,113,191.2	6,364.283	17,486,749.4	449,378.749	208,501,890.2	9,655,557.134
55	6.52	9,200,909	1,064,135.8	6,803.867	16,373,558.2	443,014.466	191,015,140.8	9,206,178.385
56	7.26	9,140,919	1,016,536.2	7,237.201	15,309,422.4	436,210.599	174,641,582.6	8,763,163.919
57	7.95	9,074,556	970,342.5	7,564.902	14,292,886.2	428,973.398	159,332,160.2	8,326,953.320
58	8.63	9,002,413	925,604.1	7,833.344	13,322,543.7	421,408.495	145,039,274.0	7,897,979.922
59	9.42	8,924,722	882,323.2	8,150.603	12,396,939.7	413,575.151	131,716,730.2	7,476,571.427
60	10.40	8,840,651	840,395.9	8,570.939	11,514,616.5	405,424.548	119,319,790.6	7,062,996.276
61	11.59	8,748,709	799,669.0	9,088.765	10,674,220.6	396,853.609	107,805,174.1	6,657,571.728
62	12.98	8,647,311	760,000.8	9,673.862	9,874,551.6	387,764.844	97,130,953.5	6,260,718.119
63	14.47	8,535,069	721,284.6	10,234.965	9,114,550.8	378,090.982	87,256,401.8	5,872,953.275
64	16.04	8,411,566	683,507.3	10,751.243	8,393,266.3	367,856.017	78,141,851.0	5,494,862.293
65	17.65	8,276,645	646,676.8	11,192.913	7,709,758.9	357,104.773	69,748,584.7	5,127,006.276
66	19.27	8,130,562	610,829.8	11,542.850	7,063,082.1	345,911.860	62,038,825.8	4,769,901.503
67	20.96	7,973,886	576,018.3	11,839.647	6,452,252.4	334,369.010	54,975,743.6	4,423,989.643
68	22.74	7,806,754	542,254.8	12,092.192	5,876,234.1	322,529.363	48,523,491.2	4,089,620.633
69	24.69	7,629,228	509,542.2	12,337.082	5,333,979.3	310,437.171	42,647,257.2	3,767,091.270
70	26.94	7,440,862	477,847.7	12,624.038	4,824,437.0	298,100.089	37,313,277.9	3,456,654.099
71	29.71	7,240,406	447,090.9	13,025.956	4,346,589.3	285,476.052	32,488,840.8	3,158,554.010
72	32.94	7,025,293	417,122.9	13,474.069	3,899,498.5	272,450.096	28,142,251.5	2,873,077.958
73	36.32	6,793,880	387,868.1	13,814.689	3,482,375.6	258,976.026	24,242,753.1	2,600,627.862
74	39.96	6,547,126	359,404.6	14,083.813	3,094,507.4	245,161.337	20,760,377.5	2,341,651.836
75	43.95	6,285,503	331,771.9	14,299.131	2,735,102.9	231,077.524	17,665,870.1	2,096,490.499
76	48.44	6,009,255	304,990.9	14,487.791	2,403,331.0	216,778.393	14,930,767.2	1,865,412.974
77	53.67	5,718,167	279,054.9	14,686.979	2,098,340.1	202,290.603	12,527,436.3	1,648,634.581
78	59.72	5,411,273	253,921.2	14,870.649	1,819,285.1	187,603.624	10,429,096.2	1,446,343.978
79	66.48	5,088,112	229,574.1	14,966.664	1,565,363.9	172,732.975	8,609,811.1	1,258,740.354
80	74.02	4,749,854	206,069.2	14,957.994	1,335,789.9	157,766.311	7,044,447.1	1,086,007.379
81	82.20	4,398,270	183,476.9	14,789.870	1,129,720.7	142,808.317	5,708,657.2	928,241.068
82	90.82	4,036,732	161,918.4	14,420.780	946,243.8	128,018.447	4,578,936.6	785,432.751
83	100.22	3,670,116	141,550.9	13,911.636	784,325.4	113,597.666	3,632,692.8	657,414.304
84	110.69	3,302,297	122,466.0	13,293.373	642,774.5	99,686.031	2,848,367.4	543,816.638
85	122.36	2,936,766	104,721.4	12,565.683	520,308.5	86,392.658	2,205,592.9	444,130.607
86	135.17	2,577,423	88,372.8	11,714.129	415,587.1	73,826.975	1,685,284.4	357,737.950
87	148.99	2,229,033	73,487.9	10,737.031	327,214.3	62,112.846	1,269,697.4	283,910.975
88	163.66	1,896,929	60,133.6	9,650.970	253,726.4	51,375.814	942,483.1	221,798.129
89	179.03	1,586,478	48,357.8	8,489.923	193,592.8	41,724.844	688,756.7	170,422.315

Interest Rate
4.00%

Select Mortality Table

2001 CSO ULT M ALB

☒ Immediate Payment of Claims

Age	1000 qx	Lx	Dx	Cx	Nx	Mx	Sx	Rx
90	194.28	1,302,451	38,173.4	7,272.772	145,234.9	33,234.921	495,164.0	128,697.471
91	209.27	1,049,411	29,574.1	6,069.175	107,061.5	25,962.148	349,929.0	95,462.550
92	224.94	829,800	22,485.7	4,960.030	77,487.4	19,892.973	242,867.5	69,500.402
93	241.46	643,145	16,757.5	3,967.937	55,001.7	14,932.943	165,380.0	49,607.429
94	258.86	487,851	12,222.3	3,102.628	38,244.3	10,965.006	110,378.3	34,674.486
95	276.12	361,566	8,710.0	2,358.465	26,022.0	7,862.378	72,134.0	23,709.480
96	292.95	261,730	6,062.5	1,741.640	17,311.9	5,503.913	46,112.1	15,847.102
97	310.86	185,057	4,121.6	1,256.454	11,249.4	3,762.273	28,800.2	10,343.189
98	329.95	127,530	2,731.1	883.698	7,127.7	2,505.819	17,550.8	6,580.916
99	350.32	85,451	1,759.6	604.498	4,396.6	1,622.121	10,423.1	4,075.097
100	369.76	55,516	1,099.2	398.580	2,637.0	1,017.624	6,026.5	2,452.976
101	386.96	34,988	666.1	252.775	1,537.8	619.043	3,389.5	1,435.353
102	405.25	21,449	392.7	156.044	871.6	366.268	1,851.7	816.309
103	424.70	12,757	224.6	93.521	479.0	210.224	980.1	450.041
104	445.35	7,339	124.2	54.248	254.4	116.704	501.1	239.817
105	467.29	4,071	66.2	30.357	130.2	62.455	246.7	123.114
106	490.57	2,168	33.9	16.324	64.0	32.098	116.5	60.659
107	515.28	1,105	16.6	8.399	30.0	15.774	52.6	28.561
108	541.49	535	7.7	4.114	13.4	7.375	22.5	12.787
109	569.27	246	3.4	1.907	5.7	3.261	9.1	5.412
110	598.70	106	1.4	0.830	2.2	1.355	3.5	2.150
111	629.88	42	0.5	0.337	0.8	0.524	1.2	0.796
112	662.87	16	0.2	0.126	0.3	0.187	0.4	0.271
113	697.78	5	0.1	0.043	0.1	0.061	0.1	0.084
114	734.68	2	0.0	0.013	0.0	0.018	0.0	0.023
115	773.66	0	0.0	0.004	0.0	0.005	0.0	0.006
116	814.78	0	0.0	0.001	0.0	0.001	0.0	0.001
117	858.15	0	0.0	0.000	0.0	0.000	0.0	0.000
118	903.81	0	0.0	0.000	0.0	0.000	0.0	0.000
119	951.67	0	0.0	0.000	0.0	0.000	0.0	0.000
120	1,000.00	0	0.0	0.000	0.0	0.000	0.0	0.000

radix: 1000000



AmFirst
Insurance Company

August 6, 2009

Lewis & Ellis, Inc.
2929 North central Expressway, Suite 200
P.O. Box 85187
Richardson, Texas 75085

To Whom It May Concern:

This letter or a copy thereof, confirms the authority of Lewis & Ellis, Inc. to submit on behalf of AmFirst Insurance Company (the Company), the required forms and rates for any insurance products to the insurance departments of those jurisdictions in which the Company is licensed, and to represent the Company in the negotiation of the approval of said forms and rates, including the provision of necessary assurances and commitments regarding specific conditions of the forms to secure said approvals.

This authorization shall be valid until such time as it is revoked by the Company.

Sincerely,

Richard L. Eaton
Chief Financial Officer
AmFirst Insurance Company

**IMPORTANT INFORMATION FOR
ARKANSAS POLICYOWNERS**

If you have questions about your policy or a claim you have filed, please contact your insurance company or your agent:

Monitor Life Insurance Company of New York

P.O. Box 14067

Jackson, Mississippi - 39236

Telephone: 1-800-252-3439

Agent_____

Address_____

Telephone_____

If you are unable to resolve a problem with your insurance company or your agent, you may contact the Arkansas Department of Insurance:

Arkansas Insurance Department

Consumer Services Division

1200 West Third Street

Little Rock, AR 72201-1804

Telephone: 1-800-852-5494

1-501-371-2640

E-Mail: Insurance@mail.state.ar.us

Web Site: www.state.ar.us/insurance

Arkansas – Rule and Regulation 19

Certification of Compliance

Please accept our assurances that this submission meets the provisions of Regulation 19 along with all other applicable requirements of the Arkansas Insurance Department.

Amfirst Insurance Company



David R. White, President

11/29/11